

I am very apprehensive about the fact that if either of us becomes ill enough for hospitalization, we will be shunned aside because we have no insurance. My medication is very expensive, realizing a total expense of over \$300 per month, and my husbands hypertension medication is \$68 per month. We are struggling to make ends meet with these drug expenses and other obligations in this depressed economy.

There is no where to turn it seems. We have an "insurance pool" here in Fla. for people like us without insurance, but having looked into it, we would be paying far more for this coverage than we have been to Prudential, and we would be waiting for the 2 year waiting period for "pre-existing" conditions again.

A WOMAN FROM FLORIDA.

CONSUMERS FOR QUALITY CARE,  
Los Angeles, CA, August 8, 1994.

DEAR MEMBER OF THE CALIFORNIA CONGRESSIONAL DELEGATION: Just last week, on August 2, the Ninth Circuit ruled that ERISA preempts one of California's most important consumer protections: the requirement that insurance companies continue to pay health insurance benefits to a sick or injured patient even if the patient's participation in a health insurance plan is terminated by an employer or insurance company.

If ever there was an example which illustrates why Congress should amend ERISA as part of health care reform, this case is it.

Vanessa Serrato was eighteen years old, a high school student with a promising future, when she was struck by a drunk driver. During subsequent surgery to amputate her leg, Vanessa went into cardiac arrest. She suffered profound and permanent brain damage, and lapsed into a coma.

At the time of the accident, Vanessa was in a position that one would assume to be enviable: she was covered by not one, but two health insurance policies. One was issued by Massachusetts Mutual Life, under a policy provided to her mother by her employer; the other by John Hancock Mutual Life, under a policy issued to her father by his employer. The Mass Mutual policy provided \$1 million in benefits; John Hancock's policy offered unlimited benefits. Both policies promised to cover the needs of a catastrophically injured patient like Vanessa.

Less than one year after the accident, however, Massachusetts Mutual Life terminated Vanessa's coverage when her mother's employer ceased operations in California. At the same time, John Hancock terminated her health care benefits when her father's employer substituted a different insurer for John Hancock. California's case law requires, as a matter of public policy, that patients who are injured or fall ill during the period when a policy is in force and reasonably expect that their policy will provide long term benefits are entitled to continue to receive the benefits. But both insurers refused to pay for the medical treatment and services Vanessa desperately required.

The young woman, who was entitled to coverage under two policies, instead was left with nothing. Her mother takes care of her at home; Vanessa's poor condition reflects the fact that she has not received the care she needs.

Vanessa Serrato's parents brought suit on her behalf against both health insurers and the employers through whom the insurance was provided. She argued that under California's vesting law, once she became disabled her right to the benefits vested, and the insurance companies could not terminate that right. She asked that her medical bills be paid, and that the companies pay her attorneys' fees for having to bring a lawsuit. But the federal district court dismissed the case,

ruling that California's vesting rule is preempted by ERISA under the U.S. Supreme Court's 1987 decision in *Pilot Life v. Dedeaux*.

Sincerely yours,

JAMIE COURT,  
Consumers For Quality Care.  
MARIA FERRER,

Health Access.

HARVEY ROSENFIELD,  
Consumer Advocate.

GERRI DALLECK,  
Center For Health Care Rights.

TERRY MCBRIDE,  
Consumers For Safe Medicine.

#### JEWISH WAR VETERANS

HON. PAUL E. KANJORSKI

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 21, 1996

Mr. KANJORSKI. Mr. Speaker, I rise today to pay tribute to the Jewish War Veterans of the United States of America upon the celebration of the organization's 100th anniversary. On Saturday, March 23, the Wyoming Valley Chapter will commemorate this important anniversary at its annual banquet in Wilkes-Barre, PA. I am pleased to have been asked to participate in this event.

Since its founding in 1896, the Jewish War Veterans organization has been a patriotic voice of American Jews who proudly served in the U.S. military. Founded by men who wore the blue uniform of the victorious Union Army and Navy during the Civil War, its membership has subsequently included Jewish military personnel who have answered the call to colors since 1861, and continue the tradition of service in the peace-keeping force in Bosnia.

At its first roll call, held at the Lexington Opera House in New York City in 1896, 63 Jewish Civil War veterans were recorded present at what was then called a gathering of the Hebrew Union Veterans. From that time until World War I, the JWV merged with other organizations and promoted the recognition of Jewish veterans. One of its members, Ben Altheimer, was widely recognized for greatly influencing President Woodrow Wilson in designating June 14 as Flag Day.

During the years following World War I, the JWV became active in protesting the Jewish discrimination in Poland, Romania and Galicia. In 1924, the organization changed its name to Jewish War Veterans of the Wars of the Republic. The next year, the JWV published the first issue of its national magazine entitled "Jewish Veteran." For 75 years the publication has continued to be mailed to all JWV members. The JWV became increasingly more active in politics over the next several years, lobbying Congress for veterans' legislation on a regular basis. By 1939, 277 posts had formed and an organization for teenagers, the sons of JWV had been formed.

Meeting 10 days after the bombing of Pearl Harbor, the JWV's National Executive Committee promulgated its "Emergency Program for Victory" which called for a comprehensive civilian program to support the war effort. The program was successful in selling \$250 million in war bonds to make a significant contribution to the war effort. The JWV continued to fight for veterans causes and provide support for veterans families through World War II.

Mr. Speaker, in the 50 years following World War II the membership of the JWV grew as

did its political strength and social influence. Always an advocate for its members and never declining a challenge, the Jewish War Veterans has taken its place among the most respected veterans organizations in the world. In my congressional district, the Wyoming Valley Chapter of the Jewish War Veterans is extremely active. Its membership is comprised of some of the most decorated and distinguished veterans in the Commonwealth, including Samuel Greenberg of Kingston, who served as National Commander of the Jewish War Veterans in 1984 and 1985. Another Kingston resident, Attorney Joseph J. Savitz, served the Jewish War Veterans as the organization's National Judge Advocate in 1961 and 1962.

Mr. Speaker, during my tenure in the U.S. Congress, working closely with the veterans in my district has been one of my greatest pleasures. I am extremely proud of my friendship with these dedicated men and women. The members of the Wyoming Valley Chapter of the Jewish War Veterans are to be commended for their continued advocacy, leadership, and heartfelt concern for the well being of our Nation's veterans. I am proud to have their friendship and congratulate this organization on its 100th anniversary.

#### TRIBUTE TO MAYOR BERNARD KETTLER

HON. MARGE ROUKEMA

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 21, 1996

Mrs. ROUKEMA. Mr. Speaker, I rise to congratulate Woodcliff Lake Mayor Bernard Kettler on being honored with the annual Lincoln Award by the Woodcliff Lake, NJ, Republican Club. I can think of no better example of the solid American values of service to community, participation in local government, civic pride, and concern for fellow citizens. This award is certainly well deserved.

Bernie Kettler served residents of Woodcliff Lake as a councilman for 9 years and as mayor for 14 years. During his quarter century of public service, he provided outstanding leadership in the development of the town during a critical period of major growth and change. He distinguished himself throughout Bergen County as a respected and innovative leader. He represented his community with dignity, integrity, and pride. He was always a strong Republican, providing the leadership and optimism which contributed greatly to Republican victories and many years of successful Republican government.

The Marine Corps veteran of World War II moved to Woodcliff Lake in 1963 and soon became involved in local issues. He was sworn in to his first term as councilman in January 1967 and rose to the position of council president. He began his career as mayor in 1981. His administration was responsible for a beautification program, sanitation improvements, establishment of a recycling program, and many other contributions. He spearheaded a proactive stance on the difficult affordable housing issue that allowed Woodcliff Lake to meet its legal obligations while maintaining the character of the town. His efforts contributed greatly to Woodcliff Lake's position as a first-class and desirable community.

Bernie also served as president of the Pasaic Valley Mayors Association and participated in many regional initiatives such as the